

Current Borrower: Eric Armstead
B&H File Number: 274724
Loan Type: CONV UNINSURED
Property Address: 10500 Lafayette Drive, Olive Branch, MS 38654

Indexing Instructions: LOT 198 CHATEAU RIDGE SUBDIVISION IN SECTION 11, TOWNSHIP 2, RANGE 6, DESOTO COUNTY, MISSISSIPPI.

SUBSTITUTION OF TRUSTEE

WHEREAS, on January 7, 2004, Shirley Mosby and Eric Armstead, joint tenants w/rights of survivorship, executed a deed of trust to Karen H. Cornell, Esq., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Finance America, LLC, which deed of trust is recorded in Deed of Trust Book 1942 at Page 239 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE FINANCE AMERICA MORTGAGE LOAN TRUST, 2004-1, by instrument dated June 15, 2009, and recorded in Book 3049 at Page 516 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

Eric Armstead
Shirley Mosby

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now
UPS

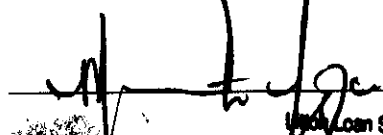
WHEREAS, said U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE FINANCE AMERICA MORTGAGE LOAN TRUST, 2004-1, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE FINANCE AMERICA MORTGAGE LOAN TRUST, 2004-1, does hereby appoint and substitute James L. DeLoach as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE FINANCE AMERICA MORTGAGE LOAN TRUST, 2004-1, acting by and through its duly authorized officer, this the 28 day of

July, 2009.

LITTON LOAN SERVICING LP ATTORNEY IN FACT
FOR U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE OF THE FINANCE AMERICA MORTGAGE
LOAN TRUST, 2004-1



Mark Noriega
Assistant Vice President
Litton Loan Servicing, LP
Attorney In Fact

STATE OF TEXAS)
COUNTY OF HAMM) ACKNOWLEDGMENT

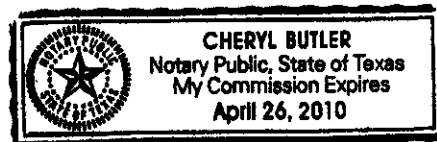
PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, Marti Noriega, known to me to be the Assistant Vice President, of LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE FINANCE AMERICA MORTGAGE LOAN TRUST, 2004-1, who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 28 day of

July, 2009

Cheryl Butler
Notary Public
My Commission Expires: 4/26/2010

PREPARED BY:
BUTLER & HOSCH, P. A.
MS Foreclosure Department
13800 Montfort; Suite 300
Dallas, TX 75240
(972) 233-2500



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EXHIBIT "A"

LOT 198, CHATEAU RIDGE SUBDIVISION, LOCATED IN SECTION 11, TOWNSHIP 2, RANGE 6, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 14, PAGES 47-50, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR, MARY L. OWENS, HEREIN BY WARRANTY DEED, DATED NOVEMBER 21, 1984, FILED FOR RECORD NOVEMBER 21, 1984, AT BOOK 174 PAGE 735, IN THE CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY BEING CONVEYED TO GRANTOR BY WARRANTY DEED OF EVEN DATE, WHICH IS BEING RECORDED SIMULTANEOUSLY HERewith, IN SAID REGISTER'S OFFICE.

Also known as 10500 Lafayette Drive, Olive Branch, MS 38654

Eric Armstead
Shirley Mosby

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